

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH

In re: Lueck

Case No. 16-28218  
Chapter 13

Debtor(s).

Trustee: Jenkins

AMENDMENT DECLARATION

Please circle or underline amended material when appropriate.

1. PETITION:    REOPENING: Yes    No    CONVERSION (13 to 7): Yes    No     
When changing debtor's address, please file separate change of address form.  
When amending, please submit the changes/additions only!
2. SCHEDULES: A    B X C    D X E    F    G    H    I X J X  
Are you changing the address, amounts, etc., or adding a creditor?  
Changing X Adding    (\$30 amendment fee required for D, E, & F; OR    IFP Waiver)
3. AMENDED AMOUNTS/TOTALS OF SCHEDULES:
4. STATEMENT OF AFFAIRS: X SOFA # 20
5. AMENDED CHAPTER 13 PLAN:

If you have amended schedules D, E, F by adding a creditor, you owe \$30.00 amendment fee. Fee attached   

If schedules D, E, F were amended but no creditors added or adding a listed creditor's attorney, no fee necessary. No fee attached X  
Reason no fee is attached Dates added to schedule D only - No creditors added.

It is the debtor's responsibility to notify additional creditors by sending a 341 notice and/or Discharge Order to the creditors added to the schedules/matrix.

A certificate of mailing to creditors should be filed with the Clerk's office (see below).

I declare under penalty of perjury that the information provided in this attached amendment is true and correct.

Debtor

Date

Debtor

Date

U.S. Trustee's Office and Trustee in the case supplied copies of amendment(s)? Yes X No   

M. J. Jip  
ATTORNEY FOR DEBTOR(S)

CERTIFICATE OF MAILING

I hereby certify that a true and correct copy of the foregoing was mailed, postage prepaid, to creditors of this estate as follows (please mark the appropriate line(s)):

   341 Notice to creditors added by this amendment.  
   Discharge Notice to creditors added by this amendment.  
   Amended Chapter 13 Plan to all creditors.

DATED   

ATTORNEY FOR DEBTOR(S)   

Rev 11/11

Debtor 1	Lee Daniel Lueck	Document	Page 2 of 11
	First Name	Middle Name	Last Name
Debtor 2	Carlyn J Lueck		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: DISTRICT OF UTAH			
Case number 16-28218			

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.  
 Yes. Where is the property?

#### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No  
 Yes

3.1 Make: **Pontiac**  
 Model: **Trans Am**  
 Year: **1978**  
 Approximate mileage: \_\_\_\_\_  
 Other information:  
**Location: In Debtor's possession**

Who has an interest in the property? Check one  
 Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

**\$9,962.66**

**\$9,962.66**

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  
 Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No  
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$9,962.66**

#### Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

Debtor 1	Lee Daniel Lueck	Document	Page 3 of 11
	First Name	Middle Name	Last Name
Debtor 2	Carlyn J Lueck		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: DISTRICT OF UTAH			
Case number	16-28218		
(if known)			

Check if this is an amended filing

## Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

## 1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	401 K Loan	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
	Creditor's Name	401K: Best Buy	\$3,000.00	\$9,000.00	\$0.00

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) \_\_\_\_\_

**Who owes the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Date debt was incurred 2016

Last 4 digits of account number \_\_\_\_\_

2.2	401 K Loan	Describe the property that secures the claim:	Column A Amount of claim	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
	Creditor's Name	401K: Vanguard	\$1,000.00	\$1,500.00	\$0.00

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) \_\_\_\_\_

**Who owes the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Date debt was incurred 2016

Last 4 digits of account number \_\_\_\_\_

Debtor 1 Lee Daniel Lueck First Name Middle Name

Debtor 2 Carlyn J Lueck First Name Middle Name

2.3 Merchant Acceptance Corp.

Creditor's Name

Describe the property that secures the claim:

\$800.00

\$50.00

\$750.00

Vacuum  
Location: In Debtor's possession

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Date debt was incurred 2014

Last 4 digits of account number 2148

2.4 One Main Financial \*

Creditor's Name

Describe the property that secures the claim:

\$9,914.26

\$9,962.66

\$0.00

1978 Pontiac Trans Am

Location: In Debtor's possession

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Date debt was incurred 06/2013

Last 4 digits of account number 9524

2.5 Pepperwood Homeowners Association

Creditor's Name

Describe the property that secures the claim:

\$3,461.11

\$622,400.00

\$0.00

2 Cherrywoods Lane Sandy, UT  
84092-4904 Salt Lake County  
Primary Residence

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Date debt was incurred 06/2007

Last 4 digits of account number 329

Debtor 1 Lee Daniel Lueck

First Name

Middle Name

Last Name

Debtor 2 Carlyn J Lueck

First Name

Middle Name

Last Name

Page 5 of 11

2.6 **Salt Lake County Treasurer \***

Creditor's Name

**Attention: Ray Lancaster**  
**2001 S. State St. #N-1200**  
**PO Box 144575**  
**Salt Lake City, UT**  
**84114-4575**

Number, Street, City, State &amp; Zip Code

Who owes the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) **Notice Only**

Date debt was incurred 2007

Last 4 digits of account number \_\_\_\_\_

Describe the property that secures the claim:

\$20,636.48\$21,900.00\$0.00

Creditor's Name

**2008 Hummer H2**  
**Location: In Debtor's possession**

**P.O. Box 660633**  
**Dallas, TX 75266-0633**

Number, Street, City, State &amp; Zip Code

Who owes the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) \_\_\_\_\_

Date debt was incurred 2015Last 4 digits of account number 36782.8 **Shellpoint Mortgage Servicing**

Creditor's Name

Describe the property that secures the claim:

\$510,384.83\$622,400.00\$0.00

**2 Cherrywoods Lane Sandy, UT**  
**84092-4904 Salt Lake County**  
**Primary Residence**

**P.O. Box 1410**  
**Troy, MI 48099-1410**

Number, Street, City, State &amp; Zip Code

Who owes the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) \_\_\_\_\_

Date debt was incurred 6/2007Last 4 digits of account number 5294

Add the dollar value of your entries in Column A on this page. Write that number here:

\$549,196.68

If this is the last page of your form, add the dollar value totals from all pages.

\$549,196.68

Write that number here:

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Lundberg &amp; Associates +</b> <b>3269 S Main St., Suite 100</b> <b>Salt Lake City, UT 84115</b>	On which line in Part 1 did you enter the creditor? <u>2.8</u>
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Morris Sperry</b> <b>7070 Union Park Center, Ste. 220</b> <b>Midvale, UT 84047</b>	On which line in Part 1 did you enter the creditor? <u>2.5</u>
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Salt Lake District Attorney *</b> <b>2001 S. State St, S-3500</b> <b>Salt Lake City, UT 84190-1210</b>	On which line in Part 1 did you enter the creditor? <u>2.6</u>
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>The Tax Authority</b> <b>National Processing Center</b> <b>San Francisco, CA 94104</b>	On which line in Part 1 did you enter the creditor? <u>2.8</u>
		Last 4 digits of account number <u>2015</u>

Fill in this information to identify your case:

Debtor 1	<u>Lee Daniel Lueck</u>
Debtor 2 (Spouse, if filing)	<u>Carlyn J Lueck</u>
United States Bankruptcy Court for the:	<u>DISTRICT OF UTAH</u>
Case number (If known)	<u>16-28218</u>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Computer Technician</u>	<u>Paralegal</u>
Employer's name	<u>Best Buy</u>	<u>Jones, Waldo Holbrook &amp; McDonough, P.C</u>
Employer's address	<u>Salt Lake City, UT 84104</u>	

How long employed there? 2008

4/2015

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>2,892.00</u>	\$ <u>6,170.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>2,892.00</u>	\$ <u>6,170.00</u>

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	\$ 2,892.00	\$ 6,170.00

## 5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions  
 5b. Mandatory contributions for retirement plans  
 5c. Voluntary contributions for retirement plans  
 5d. Required repayments of retirement fund loans  
 5e. Insurance  
 5f. Domestic support obligations  
 5g. Union dues  
 5h. Other deductions. Specify: HSA

5a.	\$ 537.00	\$ 1,442.00
5b.	\$ 0.00	\$ 0.00
5c.	\$ 0.00	\$ 247.00
5d.	\$ 111.00	\$ 86.00
5e.	\$ 7.00	\$ 171.00
5f.	\$ 0.00	\$ 0.00
5g.	\$ 0.00	\$ 0.00
5h.+	\$ 0.00	+ \$ 113.00

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6. \$ 655.00 \$ 2,059.00

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$ 2,237.00 \$ 4,111.00

## 8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0.00 \$ 0.00

8b. Interest and dividends

8b. \$ 0.00 \$ 0.00

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0.00 \$ 0.00

8d. Unemployment compensation

8d. \$ 0.00 \$ 0.00

8e. Social Security

8e. \$ 0.00 \$ 0.00

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: \_\_\_\_\_

8f. \$ 0.00 \$ 0.00

8g. Pension or retirement income

8g. \$ 0.00 \$ 0.00

8h. Other monthly income. Specify: \_\_\_\_\_

8h.+ \$ 0.00 + \$ 0.00

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9. \$ 0.00 \$ 0.00

10. Calculate monthly income. Add line 7 + line 9.

10. \$ 2,237.00 + \$ 4,111.00 = \$ 6,348.00

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_

11. +\$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the *Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data*, if it applies

12. \$ 6,348.00

Combined  
monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain: \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<u>Lee Daniel Lueck</u>
Debtor 2	<u>Carlyn J Lueck</u> (Spouse, if filing)
United States Bankruptcy Court for the: <u>DISTRICT OF UTAH</u>	
Case number (If known)	<u>16-28218</u>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?  No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

Daughter

18

No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

3. Do your expenses include  
expenses of people other than  
yourself and your dependents?  No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know  
the value of such assistance and have included it on Schedule I: Your Income  
(Official Form 106I.)



4. The rental or home ownership expenses for your residence. Include first mortgage  
payments and any rent for the ground or lot.

4. \$ 1,891.00

If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues  
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<u>0.00</u>
4b. \$	<u>0.00</u>
4c. \$	<u>0.00</u>
4d. \$	<u>150.00</u>
5. \$	<u>0.00</u>

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ 368.00
	6b. Water, sewer, garbage collection	6b. \$ 125.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 474.00
	6d. Other. Specify: _____	6d. \$ 0.00
7. <b>Food and housekeeping supplies</b>	7. \$ 600.00	
8. <b>Childcare and children's education costs</b>	8. \$ 0.00	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ 94.00	
10. <b>Personal care products and services</b>	10. \$ 25.00	
11. <b>Medical and dental expenses</b>	11. \$ 200.00	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 425.00	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ 0.00	
14. <b>Charitable contributions and religious donations</b>	14. \$ 0.00	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ 0.00	
15b. Health insurance	15b. \$ 0.00	
15c. Vehicle insurance	15c. \$ 151.00	
15d. Other insurance. Specify: _____	15d. \$ 0.00	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Vehicle license and registration</b>	16. \$ 45.00	
17. <b>Installment or lease payments:</b>	17a. \$ 0.00	
17a. Car payments for Vehicle 1	17a. \$ 0.00	
17b. Car payments for Vehicle 2	17b. \$ 0.00	
17c. Other. Specify: _____	17c. \$ 0.00	
17d. Other. Specify: _____	17d. \$ 0.00	
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ 0.00	
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ 0.00	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ 0.00	
20b. Real estate taxes	20b. \$ 0.00	
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00	
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00	
20e. Homeowner's association or condominium dues	20e. \$ 0.00	
21. <b>Other:</b> Specify: _____	21. +\$ 0.00	
22. <b>Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$ 4,548.00	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ 4,548.00	
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 6,348.00	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 4,548.00	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ 1,800.00	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Mountain America CU	XXXX-	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____		\$0.00
Mountain America CU	XXXX-	<input type="checkbox"/> Checking <input checked="" type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____		\$0.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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